

SBH MEMBER
CALENDAR

PHONE 396-1724 • FAX: 396-1726

Thursday, October 24
SBH Sunrise Networking Breakfast
Mike Wood – MW Group, Ltd.
“Never Give Up On Your Dreams”
Pineapple Room
Macy’s Ala Moana • 7 – 8:30 am

Tuesday, October 29, 2013
SBH/HMAA Health Update
“How Will Obamacare
Impact Your Business?”
Outback Steak House
Hawaii Kai • 11 am – 1 pm

Thursday, November 7, 2013
SBH Young Entrepreneurs
Kick Off – Marketing & Networking

Wednesday, February 19, 2014
**38th Annual SBH Business
& Investment Conference**
Ala Moana Hotel • 8 am – 2 pm

Smart Business Hawaii
<http://www.smartbusinesshawaii.com>

SBH Foundation
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<http://www.hawaiireporter.com>



SBH/HMAA Health Update

How Will Obamacare (ACA) Impact YOUR Business

DATE: October 29, 2013

TIME: 11:00 am to 1:00 pm

LOCATION: Outback Steakhouse - Hawaii Kai



Obamacare Health Update at Outback Steakhouse

If you missed the SBH/HMAA health care forum on the ACA-Obamacare in April, don't miss the update Tuesday, October 29 (11 am – 1 pm) at The Outback Steakhouse in Hawaii Kai.

A lot has happened since April and especially since October 1 when the Hawaii Health Connector website was supposed to be functioning properly. It wasn't.

The President promised you could keep your current health insurance plan. You can't. He promised you would keep your doctor. You probably can't. He promised you lower premiums; they most likely will go up substantially.

Learn from HMAA experts, **Reg Baker** (EVP, CPP & CFO), **Paul Kaiser** (COO of HMAA's TPA) and **Dr. Aoki** (Chief Medical Officer of HMAA) what you need to know for your business. Q&A follows. This event is open to the public.

Registration (advance required) is only \$25 for members and their guests and \$40 for non-members. A PDF **registration form is available** for download online.

A full Outback lunch is provided.

Hilo Hattie is sponsor of this community event.

Monthly SBH Sunrise Features Mike Wood



The monthly SBH Sunrise Networking Breakfast Forum continues **Thursday, October 24** in the Pineapple Room, Macy's Ala Moana (3rd Floor), from 7 – 8:30 am.

In addition to networking, introductions and special announcements, the Sunrise features a full buffet breakfast, program and free parking.

Our speaker this month is **Mike Wood**. Of MW Group, Ltd. Wood is a well known commercial real estate developer, owner of storage facilities and rest homes facilities. He has a wealth of information and experience. He will speak on, “Never Give Up on Your Dreams”.

September's speaker was **Mel Kaku**, Director of Emergency Services, City & County of Honolulu. The SBH forums are open to the public.

Advance paid reservations are required.

Each participant is introduced, can plug their business, and bring materials.

The complete cost for SBH members and their guests remains \$25 per person. For non-members and those paying at the door—seats are limited—the cost is \$35.

For details call Janayhe at SBH, 396-1724, or send in the reservation form on page 7.



Smart Business Views

By Sam Slom, President – Smart Business Hawaii

We survived the government shutdown.

The 16-day (Selective) Federal Government slim down continued between October 1-17 and the Obama Administration was selective in trying to hurt certain groups: parks, military, religious events. Not affected: Congressional pay and benefits, the President's golf courses, Camp David and travel plans. Nothing was solved about spending or debt (shocker!) and the can was kicked down the road to January, 2014.

Healthy? Since the scheduled October 1 launch of Obamacare's Health Connectors nationwide, there has been nothing but "glitches" including here in Hawaii where the non-profit, state sanctioned, Connector spent \$53 million on the website. Technical "junk," lack of privacy protection, non assistance and confusion reign. Read the several stories in this issue because you will pay for all of this new bureaucracy,

SBH/HMAA Forum. Be sure to attend the SBH/HMAA Affordable Care Health Forum on Tuesday, October 29 at the Outback Steakhouse in Hawaii Kai. Details on page 1.

Mike Wood at Sunrise! The next monthly SBH Sunrise Networking Breakfast will be Thursday, October 24 in the Pineapple Room, Macy's Ala Moana Center, 7 – 8:30 am. Want a positive, uplifting message? Then come hear our speaker, **Mike Wood** of MW Group, Ltd. Mike's topic is, "Never Give Up On Your Dreams." Wood is the co-founder and Principal of MW Group, Ltd. He has been in the Real Estate Development industry for over 25 years. In addition to his expertise in Commercial Real Estate, Mike has been instrumental in the development and management of the company's Self Storage Facilities (Hawaii Self Storage) as well as the Assisted Living Facilities (Plaza Assisted Living). Networking, full breakfast buffet, and business updates. All participants will be introduced. For information and reservations, contact Jaynahe Self, today at SBH, 396-1724.

I attended the dedication of the new **Bryan Clay** Exercise Park, part of the new Diamond Head Fort Ruger Pathway and Park at the entrance to Diamond Head. It is a user-friendly park complete with exercise equipment. Governor **Neil Abercrombie** delivered remarks and checked out the equipment. Clay's parents were there and recent SBH business awardee, **Clark Hatch**, a prime mover in the project, delivered remarks. Check it out!

Business Awards. The 6th Annual SBH Foundation Awards Banquet September 20 was a smashing success thanks to the awardees, table sponsors, event sponsors, silent auction contributors and many volunteers led by **Malia Zimmerman**, **Reg Baker** and **Irma Baptiste**. We had a sell out with more than 200 people at the Waiialae Country Club., Mahalo to all!

Cockroach Farming? New Hawaii Industry? They are reportedly raising cockroaches for profit in China according to Yahoo News reports. Now, there's an industry Hawaii could successfully compete in.

General Rogers Recognition. Thanks to **Calvin Griffin**, **John H. Rogers** (MSGT Ret.) Jr., "The General" will get recognition. You may recall, Rogers, an African-American, stood on the corner of Kapiolani and Kalakaua from January 7, 1998 to December 22, 2000, six days a week, waving an American Flag and shouting encouragement to our men and women in the armed forces. He always smiled. Private funds are being raised to put an appropriate plaque on that corner.

Same Sex? The Governor, media and special interests are determined to give you a "Special" legislative Session on same sex marriage though there is no cause, no urgency and no sense. Oh, the arm twisting and prep for Hawaii's not-so-special same sex marriage Special Session. The curtain goes up Monday, October 28 but there is still a lot of behind the scenes jockeying for final votes. It's not a done deal yet. Estimated cost of a 5-day Session: \$28,500+.

Noelani Bonifacio is helping launch the new **SBH Young Entrepreneurs** group in November. Annual dues are only \$75 if you are under 35. Lots of events planned. Read Noelani's story on page 2.

Hawaii Reporter. Hawaii's first electronic daily newspaper launched in 2002, has all the breaking news and unlike other publications in town, is still free. Award winning Hawaii Reporter and **Malia Zimmerman** report daily (M-F) on the **Rick Hamada** Show on KHVH radio (830 AM) at 7:05 am. Malia is the new Hawaii stringer for People Magazine and Fox News nationally.

SBH wants you as an SBH Member. Is your business a member of SBH? No? Lots of benefits. Strong networking organization. Call **SBH** today (808-396-1724), fill and send in the form on page 7, or go online: **www.smartbusinesshawaii.com**.



You Should Join the SBH Young Entrepreneurs

By Noelani Bonifacio

Aloha, I am currently serving as the Interim Chair of the SBH Young Entrepreneurs Program. Young Entrepreneurs is an associated group of SBH that is designed for current and future business owners and their associates under the age of 35.

We hope to help young professionals build successful ventures and businesses through educational training, mentoring, and networking. We will also provide educational opportunities for entrepreneurs interested in start-ups, small business growth, and careers in small business.

Our first event will be our Kick Off on **November 7**. The SBH YE group's **Kimberly Canepa** made an excellent presentation at the SBH Awards Banquet. Save Thursday, November 7; that's the YE "Table Topics" 5:30-7 pm at the LS Success Center. Contact SBH, go online (www.smartbusinesshawaii.com) or call 396-1724.

Attendees will have the opportunity to visit tables with experts to discuss the following topics: Marketing & Networking, Finance & Capital, Human Resource Management and Technology & Innovation. If you're interested in speaking on one of these topics, please contact me!

If you're interested in joining, sponsoring us, or providing your expertise for our sessions, please contact me at sbh.youngentrepreneurs@gmail.com.

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Small Business Hawaii (SBH), was founded in 1975, by Lex Brodie. SBH is a private, independent, non-profit [501 (c) (6)] statewide association of nearly 2,000 business members. Copyright 2013 © Smart Business Hawaii.

Hawaii Ready for Obamacare Health Connector, But Are Taxpayers?

By **Malia Zimmerman**
HawaiiReporter.com, Watchdog.org

Hawaii is inching closer to implementing the Affordable Care Act, yet **Gov. Neil Abercrombie** ultimately wants a universal health-care plan.

The governor last month announced the launch of the Hawaii Health Connector Exchange, which will funnel people into Obamacare.

"This is a terrific day for Hawaii," Abercrombie told a packed room of supporters.

Not everyone is celebrating.

Senate Minority Leader **Sam Slom** voted against the exchange. Of the 76 lawmakers who voted, Slom was the lone dissenter.

"It is not about health; it is all about power and control," Slom said.

State Insurance Commissioner **Gordon Ito** said some 95 health plans will be offered through the virtual marketplace.

The feds allocated about \$128 million to fund the connector call center, website, assistance program and general maintenance and operations through December 2014.

The health-care connector is partnering with 34 local organizations on all Hawaiian Islands to help people sign up. As it stands, however, just two providers, HMSA and Kaiser Permanente, are offering plans through the connector.

Patricia McManaman, director of the state Department of Human Services, said the launch of the connector is "transformative" for Hawaii, and even more state and federal dollars should and will be spent to garner federal subsidies for Hawaii's needy.

Asset tests and proof of income requirements for new recipients and people renewing their applications will be waived to ensure Hawaii's poor aren't burdened with providing the paperwork, McManaman said.

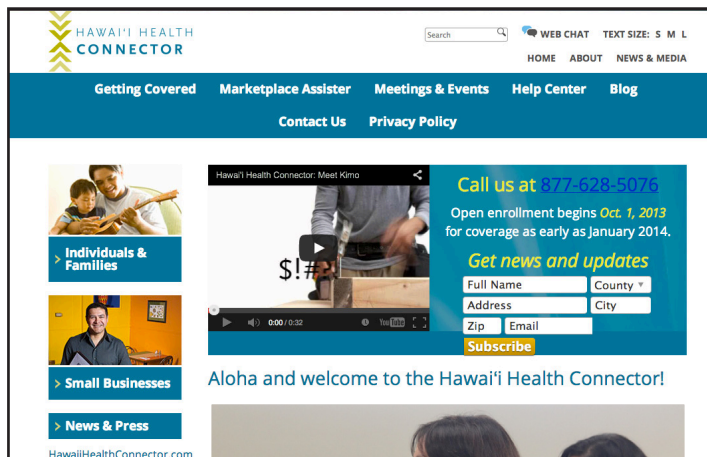
Slom said, "As now confirmed by proponents, the ultimate goal is government, single payer health coverage, destruction of the private insurance industry and exemptions for unions, regulated businesses and special interest groups."

Small businesses and the taxpayers will pick up the tremendous tab for this new level of government, Slom said.

"Proponents also brag about the connector being the easy gateway for even greater welfare expansion in Hawaii with no requirement for income, asset or needs limits. This program, a key component of Obamacare, will disconnect individuals from the reality of higher taxes and lower options," Slom said.

Kalbert Young, director of the state Office of Budget & Finance, said Hawaii taxpayers spend \$2.8 billion, or 20 percent of the state's operating budget, on Department of Human Services programs, including welfare, food stamps, housing and health-care subsidies. That's more than the state spends on public education.

The CATO Institute ranked Hawaii as the most generous state in terms of offering welfare benefits.



Top: The much troubled Hawaii Health Connector website. Inset: Coral Andrews, Hawaii Health Connector Executive Director at a recent Health & Consumer Affairs committee joint hearing at the Hawaii State Legislature. Many questions surround the health-connector.



Obamacare Tax Credit may not be Beneficial to Small Businesses

By **Malia Zimmerman**, HawaiiReporter.com, Watchdog.org

Think small business owners really are going to get tax credits through Obamacare health exchanges? Think again.

Reg Baker, chief operating officer of the Hawaii Medical Assurance Association, a health care insurance company not participating on the local Hawaii Health Connector exchange, told Hawaii Reporter that the tax credits aren't guaranteed.

Small businesses can only qualify to receive the tax credits for two years, there is extensive paperwork to fill out, and they will only benefit if they made enough of a profit to benefit from the tax credit, said Baker, who is also a certified public accountant.

"A great deal of effort can be spent trying to get the credit and then with the fast phase out starting at just 10 employees and the fact that it is a nonrefundable credit it results in a lot wasted time and effort," Baker said.

The tax credit is claimed on Form 8941, which has 10 pages of instructions and contains seven worksheets.

In addition, the credit is nonrefundable, which means if a small business has little or no profit for the year, the credit is of little value. The credit can only be used to reduce the small business' income tax amount, Baker said.

And not everyone will qualify. Owners, their families and dependents, descendants, step children, all types of in-laws and nieces and nephews are all excluded. Shareholders and partners

Continued on page 6.



"The more people who are dependent on government handouts, the more votes the left can depend on for an ever-expanding welfare state."

— **Thomas Sowell**

SBH Awards Banquet Celebrates Business



Sam Slom with Ms. Sachi Matsushita, VP for Kaiser High School, Signe Godfrey, Vicky Cayetano and Reg Baker for honoree John Henry Felix.

SBH Lex Brodie Business Person of the Year, John Carpenter of Island Slipper Company and a star that every honoree gets.



Skylar Soares with a rare hard copy edition of Small Business News.



SBH Awardees Signe Godfrey (top left), Ryan Ozawa and Burt Lum (top right), Clark Hatch (above left) and Mark Storer of Hilo Hatties.

The annual **Small Business Hawaii Entrepreneurial Education Foundation Business All Stars Awards Banquet** at the Waialae Country Club was a hit. More than 200 people attended. Primary event sponsors were: **HMAA** and **McDonald's Restaurants of Hawaii**. Participants enjoyed a sumptuous buffet, fun, entertainment, a silent auction and good networking. Ensemble members of the new Hawaii Symphony Orchestra performed courtesy of **Vicky Cayetano** (this year's SBH Jean Fukuda Civic Leader awardee).

The SBH Lex Brodie Business Person of the Year, **John Carpenter** of Island Slipper Company, showed up wearing...Island Slippers (the Elvis model). Everyone fell in love with SBH Young Entrepreneur of the Year, 12-year old **Skylar Soares**, who started her own successful sun-protection Hawaii hat business, "HI Sky."

SBH George Mason Outstanding Business Reporting awardee **Steve Petranik**, editor of Hawaii Business Magazine, related how years ago he interviewed for a job at PBN with Mason but was not hired. Petranik got the last word ... and reportedly several return trips to the Waialae buffet.

More photos and additional details at <http://smartbusinesshawaii.com/index.php/news/article/Awards-9-2013/>



More than 200 people attended the annual SBH Awards Banquet held at the Waialae Country Club on September 20.

All Photos by Melvin Ah Ching Productions

Questionable Paradox Exists For Hawaii's Affordable Housing

By **Lowell Kalapa**, President, Tax Foundation of Hawaii

When it comes to a discussion of affordable housing in Hawaii, there is a glaring paradox as observers decry the shortage of affordable housing, be it for ownership or for rent, which contributes to the high cost of living in Hawaii while at the same time prevent the development of additional affordable housing.



Those very observers who are concerned about the high cost of housing in Hawaii seem to throw up every roadblock possible to thwart efforts that would otherwise increase the supply of affordable housing units. Government itself, which seems to lead the cry for more affordable housing units, imposes a labyrinth of permitting and zoning requirements that impede the development of those affordable housing units. For example, one nonprofit organization which does nothing but develop affordable housing waited seven and a half years to secure all the necessary permits and zoning changes before it could put its first shovel in the ground. And when it went to the "top" to accelerate the process after waiting two and a half years, the bureaucrats denounced the nonprofit as wanting special treatment, a point the nonprofit clarified as being accorded "special treatment" under the state's affordable housing statute, HRS chapter 201H.

Then there are those concerned citizens who want to get those "homeless" campers off of their neighborhood's sidewalks, but are not ready to accept a shelter in their "back yard." Get the homeless out of their back yards, but just make sure they are not allowed in "my neighborhood." Otherwise known as the NIMBY (Not in My Back Yard) syndrome, these folks have identified the problem, but they want the solution undertaken some place else than in their neighborhood. But if they want the problem solved, they sure don't want to pay for the solution. Unfortunately, the solution will cost all taxpayers something if it is to be solved.

Then there are those well-meaning folks who believe that more affordable housing is needed, but they feel like they got into the pasture and now want to close the gates behind them. An example of this syndrome is the folks in Kaka'ako or west and central Oahu where they have their own affordable housing but don't want any

more families to join them because those new units will create traffic nightmares and overcrowding of public facilities such as schools and parks.

Recently a spate of proposals to build new high rise projects in Kaka'ako set off protests from residents in neighboring projects saying these proposed projects are going to ruin the neighborhood, create traffic congestion, bring overcrowding and block the views of existing projects. Even the elected representatives of the district joined with their constituents to raise concerns and opposition to some of these proposed projects. However, no one seemed to point out that these proposed high rises would create the "affordable housing" that families sorely need as state law requires the developers of new projects to set aside units as "affordable" for first-time home buyers.

The other point that seemed to be missed in all of this rancor is the fact that the development of new housing means adding value to the real property tax rolls, not to mention the economic activity that would create jobs and, therefore, state tax revenues on income earned by the workers on the project as well as the money that they would then spend in the economy.

If the residents of some of these adjacent properties believe that they will lose that priceless view from their apartments or have to suffer traffic congestion, then perhaps the real property assessor has been undervaluing their homes which have that priceless view and currently little traffic around their condominiums.

Speaking of traffic, that is one of the major arguments folks out in central and leeward Oahu make about further development in that area. Is this argument of traffic congestion an indictment that the proposed rail system is not going to work and, therefore, additional development should not occur? If, in fact, the proposed rail system is on track to be up and running within this decade, then by the time the new developments come on line much of the imagined traffic congestion should be relieved by the proposed mass transit system.

Finally, the most important issue that stands in the way of creating more affordable housing is if not here or there, then where will that housing be built? If not in Kaka'ako or central Oahu, shall we put up a high-rise on the windward side up against the Ko'olau Mountains? If the public and their elected officials continue to oppose reasonable development of housing, then certainly Hawaii is doomed to have little, if any, affordable housing.

HECO: Are They Delaying to Hurt PV Solar Here?

Another squirrely hearing at the Capitol was held this in early October before a packed house. Hawaiian Electric (HECO) tried to explain why they suddenly changed their rules on September 6, without much advance notice (1-2 days) trapping thousands of customers and dozens of contractors who were proceeding with PV solar installation as per past rules.

HECO said it was "safety;" smarter people understood it was the electric monopoly finding a way to slow growth in Hawaii's fast growing solar off grid alternative. Hawaii leads the Nation with 9 – 11% PV.

Homeowners got caught after signing contracts, borrowing money, paying fees and permits and waiting for savings; solar companies had to order materials, hire extra people and some may go belly up. HECO simply withheld issuing the go for these systems. The Legislature and the PUC need to step up to help consumers, businesses and energy independence for Hawaii.

It is long past due to de-regulate HECO.



HECO officials testifying at the October 14 joint legislative informational briefing.

Our American Soldiers Who Made the Ultimate Sacrifice Deserve Better

By Congressman **Charles Djou**, R – 2010

Early this month, four U.S. soldiers were killed in the Zhari District of Kandahar, Afghanistan when their vehicle drove over a Taliban emplaced improvised explosive device. Having driven over the same road while serving in the same district in Afghanistan where these soldiers died, I am particularly struck that these soldiers, who made the ultimate sacrifice for our country, will return home this week to a nation that initially refused to pay their families the military death benefit used for funeral expenses.

This is yet another in a string of political casualties caused by the on-going government shutdown.

Democrats are blaming Republicans saying that Republicans caused the government shutdown. Republicans are blaming Democrats saying that the GOP passed a Defense bill fully funding situations like this during the shutdown. Both sides claim they are blameless, but neither party has demonstrated the courage and selflessness, that those four soldiers exhibited in laying down their lives for this nation. And the political casualties of this partisan war in Washington D.C. are ultimately the American people.

America deserves better than Democrat and Republican politicians, who only know how to point fingers and accept no responsibility. Our nation needs elected officials who are willing to regularly break ranks with their partisan leadership to find common ground and get things done.

Sadly, the overwhelming majority of members of Congress - including all members of Hawaii's congressional delegation - vote lock-step with their political parties. In D.C., finding common ground with the opposition to produce solutions is all too rare and finding fault with the opposition to produce gridlock is all too common.



We need leaders who are willing to find common ground. A few, on both sides of the aisle, have made reasonable proposals to end the government shutdown. For example, West Virginia Democrat Sen. **Joe Manchin** proposed a compromise that involved delaying the Obamacare individual mandate for one year since the President has already delayed the employer mandate for one year. Likewise, a proposal by Pennsylvania Republican Congressman Charlie Dent includes repeal of the Obamacare tax on medical devices, which both parties agree on. These are reasonable proposals that show us a way forward offered by two of the few remaining moderates in Congress today, but they have been completely ignored.

The ultimate solution, indeed the only solution, to this sorry state of affairs is for the voters to take charge. Hawaii and America need to replace our country's hyper-partisan incumbents with centrist moderates willing to compromise and put the best interests of our country first.

We deserve better. Those soldiers who died this past weekend in Kandahar and their families deserve nothing less.

Charles Djou served with the 3rd Brigade Combat Team, 10th Mountain Division (Light Infantry) at Forward Operating Base Pasab in the Zhari District of Kandahar, Afghanistan in 2011-12. He previously represented Hawaii's 1st Congressional District.



Mel Kaku, the Director of the Department of Emergency Management for the City & County of Honolulu was September's SBH Sunrise speaker. His topic was preparation of your business for natural disasters. He stated that government help may not be immediately available if a major disaster hit. More info at: www1.honolulu.gov/dem/

Obamacare Tax Credit

Continued from page 3.

of the company also are excluded, according to the Internal Revenue Service.

"What this means is that these individuals medical insurance premiums are excluded from the calculations thereby reducing or eliminating the credit," Baker said. "I strongly suggest that all small businesses considering the small business health care credit consult with their tax preparer and get some advice before buying medical insurance from an exchange. It could save a lot of time, frustration and disappointment down the road." Baker said the small business health care tax credit was established some time ago, but it has not proven popular because of its complexity and quick phase out.

State Insurance Commissioner **Gordon Ito** told Hawaii lawmakers during a five-hour special briefing that small businesses only will be allowed to choose from the priciest plans on the local exchange.

Both individuals and small businesses eventually will be able to sign up on the exchange and compare pricing and options for 95 different dental and medical plans, but the exchange's full launch has been thwarted by a series of technical and administrative gaffs.

Coral Andrews, executive director of the Hawaii Health Connector, told lawmakers at the special briefing she hopes the plans and pricing will be available online by October 15, but she couldn't guarantee it. Not one person in Hawaii has been able to sign up for a health care plan via the Hawaii Health Connector since its launch on Oct. 1.

Oh, No: Cookies Are Addictive!

According to a story in Hawaii Reporter, can a cookie be as addictive as cocaine? Researchers say that for lab rats at least, the answer is yes. Rodents in a study at Connecticut College became hooked on Oreos, the most popular cookie in the United States, during a study aimed at shedding light on the potential addictiveness of high-fat and high-sugar foods. According to the scientists, lab rats formed an equally strong association between the pleasurable effects of eating Oreos and a specific environment as they did between cocaine or morphine and a specific environment. They also found that eating cookies activated more neurons in the brain's "pleasure center" than exposure to drugs of abuse. Researchers also noted that like humans, rats like to eat the creamy center of Oreos first. Me too. Is nothing sacred anymore? — By **Sam Slom**



SBH SUNRISE

Thursday, October 24, 2013 • 7:00 – 8:30 a.m.
Pineapple Room, Ala Moana • Breakfast / Free Parking

Mike Wood, MW Group, Ltd.
“Never Give Up on Your Dreams”

Reservations made in order received at SBH. No tickets mailed – pick up at registration desk Oct. 24. Your guests welcomed at member price. Refunds until October 23.
Advanced Paid Reservations Required by October 23, 2013.

Complete Breakfast Buffet and Free Parking (Ala Moana 4th floor) included

Name _____

Firm Name _____ Phone _____

Address _____ City/Zip _____

My Guest(s) _____

(Firm) _____

Enclosed is my check for* \$_____, for _____ (number) people @ \$25 per member and their guest(s) who pay in advance.*

Print, clip and mail with a check to “SBH Sunrise” to:
Small Business Hawaii,
6600 Kalanianaʻole Hwy. #212
Honolulu, HI 96825

*The charge is \$35 for non-members, and at the door, provided space is available.

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Attached is my check for \$_____ (regular annual membership dues are \$200; \$350 for 2 years • \$75 annually for Young Professional & Retired member). Annual membership dues may be tax deductible to your organization under IRS Code Section 501(c) (6). Please check with your tax advisor. Billing is annual on the anniversary of my last payment. I am applying for membership and understand SBH does not sign up anyone for medical or benefits only; I agree to actively support the goals of SBH and actively participate in SBH activities. I certify that all information on this form is current and accurate.

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1/31/14

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James L. Allen
President

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This is our new SBH Membership Certificate. All new and re-
newing members will get this certificate designed by Michael
Palcic of MRC Consulting. The photograph was taken by Julia

Allen using an iPhone. The scene depicts a Honolulu sunrise
with Diamond Head in the background. The certificate is 8½ x
11 in size.



SMALL BUSINESS NEWS

October 2013

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